Remarks

The Commissioner is authorized to charge any underpayment or credit any overpayment to Deposit Account No. 06-1325 for any matter in connection with this response, including any fee for extension of time, which may be required.

Date: 11/1/2003

Respectfully submitted,

Daniel J. Burns

Reg. No. 50,222

FLIESLER DUBB MEYER & LOVEJOY LLP

Four Embarcadero Center, Fourth Floor San Francisco, California 94111-4156

Telephone: (415) 362-3800